

United States Bankruptcy Court
Eastern District of New YorkIn re:
Peter R Mershon
DebtorCase No. 16-41226-cec
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0207-1

User: jlecky
Form ID: 318DF7Page 1 of 2
Total Noticed: 31

Date Rcvd: Jul 11, 2016

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 13, 2016.

db +Peter R Mershon, 313 Oldfield Street, Staten Island, NY 10306-5009
 smg NYC Department of Finance, 345 Adams Street, Office of Legal Affairs,
 Brooklyn, NY 11201-3719
 smg +NYS Unemployment Insurance, Attn: Insolvency Unit, Bldg. #12, Room 256,
 Albany, NY 12240-0001
 8768112 +Acb Receivab, 19 Main St, Asbury Park, NJ 07712-7012
 8768114 +Ccs/first National Ban, 500 East 60th St N, Sioux Falls, SD 57104-0478
 8768117 #+Daniels Norelli scully & Cecere, 1 Old Country Rd., Ste LL 5, Carle Place, NY 11514-1806
 8768118 +Debt Recovery Solution, 900 Merchants Concourse, Westbury, NY 11590-5121
 8768120 First National Credit Card, PO Box 5097, Sioux Falls, SD 57117-5097
 8768121 +Global Client Solutions LLC, 4500 South 129th East Ave, Ste 177, Tulsa, OK 74134-5870
 8768124 +Mercantile Adjmnt Bur, 6390 Main St S-160, Williamsville, NY 14221-5857
 8768126 +Midland Funding, 2365 Northside Dr Ste 30, San Diego, CA 92108-2709
 8768127 +Pars Medical PC, 5223 9th Avenue, Brookllyn, NY 11220-2913
 8768129 +Regional Claims Recovery Service, P O Box 417460, Boston, MA 02241-7460
 8768130 +Richmond EMA, P O Box 417423, Boston, MA 02241-7423
 8768131 +Richmond University Med Ctr, P O Box 786051, Philadelphia, PA 19178-6051
 8768132 +Rubin & Rothman, 1787 Veterans Highway, Suite 32, Islandia, NY 11749-1500
 8768133 +Santander Bank Na, 865 Brook St, Rocky Hill, CT 06067-3444
 8768135 +Staten Island University Hospital, P O Box 29772, New York, NY 10087-9772
 8768136 Sunrise Credit Services, Inc., P.O. Box 9100, Farmingdale, NY 11735-9100

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg +E-mail/Text: nys.dtf.bncnotice@tax.ny.gov Jul 11 2016 18:21:23
 NYS Department of Taxation & Finance, Bankruptcy Unit, PO Box 5300,
 Albany, NY 12205-0300
 smg +E-mail/Text: ustpregion02.br.ecf@usdoj.gov Jul 11 2016 18:21:12
 Office of the United States Trustee, Eastern District of NY (Brooklyn Office),
 U.S. Federal Office Building, 201 Varick Street, Suite 1006, New York, NY 10014-9449
 8768113 +E-mail/Text: bankruptcy@cavps.com Jul 11 2016 18:21:14 Cavalry Portfolio Serv,
 Po Box 27288, Tempe, AZ 85285-7288
 8768115 +EDI: CHASE.COM Jul 11 2016 18:13:00 Chase, Po Box 15298, Wilmington, DE 19850-5298
 8768116 +EDI: RCSFNBMARIN.COM Jul 11 2016 18:13:00 Credit One Bank Na, Po Box 98872,
 Las Vegas, NV 89193-8872
 8768119 +EDI: TSYS2.COM Jul 11 2016 18:13:00 Dsnb Macys, 9111 Duke Blvd, Mason, OH 45040-8999
 8768122 +EDI: HFC.COM Jul 11 2016 18:13:00 Hsbc Bank, Po Box 5253, Carol Stream, IL 60197-5253
 8768123 +EDI: IIC9.COM Jul 11 2016 18:13:00 I C System Inc, Po Box 64378,
 Saint Paul, MN 55164-0378
 8768125 +EDI: MERRICKBANK.COM Jul 11 2016 18:13:00 Merrick Bank, Po Box 9201,
 Old Bethpage, NY 11804-9001
 8768128 +EDI: PRA.COM Jul 11 2016 18:13:00 Portfolio Recvry And Affil, 120 Corporate Blvd Ste 1,
 Norfolk, VA 23502-4962
 8768134 +EDI: SEARS.COM Jul 11 2016 18:13:00 Sears/cbsd, 701 East 60th St N,
 Sioux Falls, SD 57104-0432
 8768137 +EDI: CITICORP.COM Jul 11 2016 18:13:00 Thd/cbsd, Po Box 6497,
 Sioux Falls, SD 57117-6497

TOTAL: 12

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.
 While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 13, 2016

Signature: /s/Joseph Speetjens

District/off: 0207-1

User: jlecky
Form ID: 318DF7

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CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 11, 2016 at the address(es) listed below:

Alan Nisselson anisselson@windelsmarx.com,
theston@windelsmarx.com;ahollander@windelsmarx.com;n159@ecfcbis.com;jryan@windelsmarx.com
Kevin B Zazzera on behalf of Debtor Peter R Mershon kzazz007@yahoo.com
Office of the United States Trustee USTPRegion02.BR. ECF@usdoj.gov

TOTAL: 3

Information to identify the case:

Debtor 1	Peter R Mershon	Social Security number or ITIN xxx-xx-7928
	First Name Middle Name Last Name	
Debtor 2 (Spouse, if filing)		EIN -----
	First Name Middle Name Last Name	Social Security number or ITIN -----
United States Bankruptcy Court Eastern District of New York 271-C Cadman Plaza East, Suite 1595 Brooklyn, NY 11201-1800		
Case number: 1-16-41226-cec		EIN -----
		Chapter: 7

Order of Discharge and Final Decree

Revised: 12/15

IT IS ORDERED:

A discharge under 11 U.S.C. § 727 is granted to:

Peter R Mershon

IT IS FURTHER ORDERED:

- Alan Nisselson (Trustee) is discharged as trustee of the estate of the above-named debtor(s) and the bond is cancelled.
- The Chapter 7 case of the above-named debtor(s) is closed.

BY THE COURT

Dated: July 11, 2016

s/ Carla E. Craig
United States Bankruptcy Judge

SEE THE BACK OF THIS ORDER FOR IMPORTANT INFORMATION.

**EXPLANATION OF BANKRUPTCY DISCHARGE
IN A CHAPTER 7 CASE**

This court order grants a discharge to the person(s) named as the debtor(s). It is not a dismissal of the case and it does not determine how much money, if any, the trustee will pay to creditors.

Collection of Discharged Debts Prohibited

The discharge prohibits any attempt to collect from the debtor(s) a debt that has been discharged. For example, a creditor is not permitted to contact a debtor by mail, phone, or otherwise, to file or continue a lawsuit, to attach wages or other property, or to take any other action to collect a discharged debt from the debtor(s). A creditor who violates this order can be required to pay damages and attorney's fees to the debtor(s).

However, a creditor may have the right to enforce a valid lien, such as a mortgage or security interest, against the debtor's property after the bankruptcy, if that lien was not avoided or eliminated in the bankruptcy case. Also, a debtor may voluntarily pay any debt that has been discharged.

Debts That are Discharged

The chapter 7 discharge order eliminates a debtor's legal obligation to pay a debt that is discharged. Most, but not all, types of debts are discharged if the debt existed on the date the bankruptcy case was filed. (If this case was begun under a different chapter of the Bankruptcy Code and converted to chapter 7, the discharge applies to debts owed when the bankruptcy case was converted.)

Debts That are Not Discharged

Some of the common types of debts which are not discharged in a chapter 7 bankruptcy case are:

- a. Debts for most taxes;
- b. Debts incurred to pay nondischargeable taxes (in a case filed on or after October 17, 2005);
- c. Debts that are domestic support obligations;
- d. Debts for most student loans;
- e. Debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- f. Debts for personal injuries or death caused by the debtor's operation of a motor vehicle, vessel, or aircraft while intoxicated;
- g. Some debts which were not properly listed by the debtor;
- h. Debts that the bankruptcy court specifically has decided or will decide in this bankruptcy case are not discharged;
- i. Debts for which the debtor has given up the discharge protections by signing a reaffirmation agreement in compliance with the Bankruptcy Code requirements for reaffirmation of debts;
- j. Debts owed to certain pension, profit sharing, stock bonus, other retirement plans, or to the Thrift Savings Plan for federal employees for certain types of loans from these plans (in a case filed on or after October 17, 2005).

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge. There are exceptions to these general rules. Because the law is complicated, you may want to consult an attorney to determine the exact effect of the discharge in this case.